

**Information to identify the case:**

Debtor 1	<b>Patricia A. Domis</b>	Social Security number or ITIN	<b>xxx-xx-5710</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **13-22475-JAD**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Patricia A. Domis

10/18/16

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Patricia A. Domis  
DebtorCase No. 13-22475-JAD  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: gamr  
Form ID: 318Page 1 of 2  
Total Noticed: 51

Date Rcvd: Oct 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2016.

db +Patricia A. Domis, 201 Lilmont Drive, Pittsburgh, PA 15218-2210  
tr +Jeffrey J. Sikirica, BLUMLING & GUSKY, LLP, 1200 Koppers Building, 436 Seventh Avenue,  
Pittsburgh, PA 15219-1848  
cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
13798232 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,  
El Segundo, CA 90245-3504  
13654361 +Borough of Swissvale, Thomas S. Barr, Jr., Tax Collector, 7447 Washington Street,  
Pittsburgh, PA 15218-2581  
13768983 +Borough of Swissvale, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
Pittsburgh, PA 15219-6101  
13768981 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
Pittsburgh, PA 15219-6101  
13654364 +Donna Perrin, 699 McKee Avenue, Monessen, PA 15062-1045  
13654366 Duquesne Light, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0001  
13654367 +Duquesne Light Company, c/o Penn Credit Corporation, 916 S. 14th Street,  
Harrisburg, PA 17104-3425  
13738588 J.D. Contracting & Construction, Inc., 7510 Dixon Street, Pittsburgh, PA 15218  
13654370 +J.D. Contracting and Construction, Inc., 7510 Dickson Street, Pittsburgh, PA 15218-2506  
13759676 JD Contracting & Construction, Inc., 7510 Dixon Street, Pittsburgh, PA 15218  
13701740 JP Roofing & Building, 1428 Rt. 30, N. Versailles, PA 15137  
13701738 Kevin E. McDonald, Plumbing, Heating & Cooling, 15 Blackberry Lane,  
Jeannette, PA 15644-3011  
13654371 +LVNV Funding, c/o Thomas W. Smith, Esquire, 712 Darby Road, Havertown, PA 19083-4606  
13654372 +Mark Allen Plumbing & Heating, 4905 Library Road, Bethel Park, PA 15102-2809  
13654373 Miami Dade Clerk of Courts, c/o Penn Credit, 916 S. 14th Street, P.O. Box 988,  
Harrisburg, PA 17108-0988  
13654374 Peoples Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760  
13654376 Pittsburgh Parking Court, c/o Professional Account Management, Collection Services Division,  
P.O. Box 391, Milwaukee, WI 53201-0391  
13654375 Pittsburgh Parking Court, P.O. Box 640, Pittsburgh, PA 15230-0640  
13654377 +Pontus Capital, 7825 Fay Avenue, Suite 360, La Jolla, CA 92037-4252  
13923914 +Pontus Investment Portfolio I, LLC, c/o Pontus Capital, LLC, 7825 Fay Ave, Suite 360,  
La Jolla, CA 92037-4252  
13654381 #+Thomas J. Michael & Associates, 436 S. Main Street, Second Floor,  
Pittsburgh, PA 15220-5532  
13654384 +UPMC Magee Women's Hospital, c/o State Collection Services, P.O. Box 6250,  
Madison, WI 53716-0250  
13654385 +UPMC Mercy Hospital, c/o State Collection Service, P.O. Box 6250, Madison, WI 53716-0250  
13654387 +UPMC Physician Services, c/o State Collection Services, P.O. Box 6250,  
Madison, WI 53716-0250  
13654390 Woodland Hills S.D., c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349  
13768982 +Woodland Hills SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
Pittsburgh, PA 15219-6101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 19 2016 02:03:10 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM Oct 19 2016 01:48:00 Recovery Management Systems Corporation,  
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
cr +E-mail/Text: giglmi@whsd.net Oct 19 2016 02:03:45 Woodland Hills School District,  
Administrative Office, 2430 Greensburg Pike, Pittsburgh, PA 15221-3611  
13767650 EDI: AIS.COM Oct 19 2016 01:48:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838  
13664235 +EDI: ATLASACQU.COM Oct 19 2016 01:49:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
13654362 EDI: CAUT.COM Oct 19 2016 01:48:00 Chase Auto Finance, P.O. Box 78050,  
Phoenix, AZ 85062-8050  
13654363 +EDI: CAUT.COM Oct 19 2016 01:48:00 Chase Auto Finance, P.O. Box 901076,  
Fort Worth, TX 76101-2076  
13701745 EDI: DIRECTV.COM Oct 19 2016 01:49:00 DirecTV, P.O. Box 11732, Newark, NJ 07101-4732  
13654365 +EDI: TSYS2.COM Oct 19 2016 01:49:00 DSNB/Macys, P.O. Box 8218, Mason, OH 45040-8218  
13654368 +EDI: RESURGENT.COM Oct 19 2016 01:49:00 HSBC/Saks Fifth Avenue, c/o LVNV Funding,  
P.O. Box 10497, Greenville, SC 29603-0497  
13654369 +EDI: HFC.COM Oct 19 2016 01:49:00 HSBC/Saks Fifth Avenue, P.O. Box 30253,  
Salt Lake City, UT 84130-0253  
13783780 EDI: CAUT.COM Oct 19 2016 01:48:00 JP Morgan Chase Bank, N.A.,  
National Bankruptcy Department, P.O. Box 29505, AZ1-1191, Phoenix, AZ 85038-9505  
13664507 EDI: RECOVERYCORP.COM Oct 19 2016 01:48:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13654378 EDI: AGFINANCE.COM Oct 19 2016 01:48:00 Springleaf, P.O. Box 18142,  
Pittsburgh, PA 15236-0142  
13654379 EDI: AGFINANCE.COM Oct 19 2016 01:48:00 Springleaf Financial Services, 710 Clairton Blvd.,  
Suite 1, Pittsburgh, PA 15236-4650

District/off: 0315-2

User: gamr  
Form ID: 318

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Total Noticed: 51

Date Rcvd: Oct 18, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13797699 EDI: AGFINANCE.COM Oct 19 2016 01:48:00 Springleaf Financial Services, P.O. Box 3251,  
Evansville, IN 47731-3251  
13654380 EDI: AGFINANCE.COM Oct 19 2016 01:48:00 Springleaf Financial Services, P.O. Box 742536,  
Cincinnati, OH 45274-2536  
13654382 +EDI: MID8.COM Oct 19 2016 01:48:00 Tribute Mastercard, c/o Midland Credit Management,  
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
13654383 +E-mail/Text: bankruptcydepartment@tsico.com Oct 19 2016 02:03:43 UPMC Magee,  
c/o NCO Financial, P.O. Box 15270, Wilmington, DE 19850-5270  
13654386 +E-mail/Text: bankruptcydepartment@tsico.com Oct 19 2016 02:03:44 UPMC Physician Services,  
c/o NCO Financial, P.O. Box 15270, Wilmington, DE 19850-5270  
13654389 +EDI: VERIZONEAST.COM Oct 19 2016 01:49:00 Verizon, 500 Technology Drive, Suite 550,  
Weldon Spring, MO 63304-2225  
13654388 EDI: VERIZONCOMB.COM Oct 19 2016 01:49:00 Verizon, P.O. Box 920041,  
Dallas, TX 75392-0041

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
cr Borough of Swissvale  
cr Pontus Investment Portfolio I, LLC.  
cr\* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
cr\* JD Contracting & Construction, Inc., 7510 Dixon Street, Pittsburgh, PA 15218  
13745973\* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303

TOTALS: 3, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Pontus Investment Portfolio I, LLC.  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com  
Jeffrey J. Sikirica trusteesikirica@consolidated.net,  
PA59@ecfcbis.com; a.a.farrell@comcast.net; KTosadori@bglaw-llp.com; JSikirica@bglaw-llp.com  
Jeffrey R. Hunt on behalf of Creditor Borough of Swissvale jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Woodland Hills School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com; pashcroft@ecf.courtdrive.com; pghecf@bernsteinlaw.com; cabbott@ecf.courtdrive.com  
Rodney D. Shepherd on behalf of Plaintiff Patricia A. Domis rodsheph@cs.com  
Rodney D. Shepherd on behalf of Debtor Patricia A. Domis rodsheph@cs.com  
Thomas J. Michael on behalf of Creditor JD Contracting & Construction, Inc.  
tmichael@tjmandassociates.com  
Thomas J. Michael on behalf of Defendant J.D. Contracting & Construction, Inc.  
tmichael@tjmandassociates.com

TOTAL: 11